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Things You Should Know About...SHOPPING

Shopping in any venue, whether it be online, in stores, or over the phone, is not without risks. These risks can be significantly reduced, if you acquaint yourself with your consumer rights and responsibilities and take advantage of consumer protections.

Credit Cards

Using your credit card could safeguard you from problems when shopping online, in stores, or over the phone. The Fair Credit Billing Act (FCBA) protects you from billing errors such as charges for incorrect amounts and items that you did not accept or were not delivered as agreed. You may dispute statement errors and withhold payment on the disputed charge as long as the charge remains in dispute. However, you must pay all parts of the bill not in dispute.

To dispute a charge, write your creditor at the "billing inquiries" address specified on your statement within 60 days of receiving the initial erroneous bill. In this letter, include your name, address, and credit card number, along with a description of the billing error. Your creditor must acknowledge your complaint in writing within 30 days of receiving it, unless the problem has already been resolved. Within two billing cycles, but no more than 90 days after receiving the complaint, your creditor must resolve the dispute.

Orders

Before placing an order, consider the following:

- your prior experience with the company
- the company's reputation for service and quality (you can investigate a company's reliability through the Better business bureau or other consumer agency)
- the company's refund and return policies
- product availability
- the total cost of the order

Shipments

The federal mail or telephone order merchandise rule protects you when purchasing items by mail, telephone, computer, and fax machine. This rule ensures that companies have a reasonable basis for claiming they can ship an order within a certain time period and requires companies to notify you if they cannot meet their estimated shipping date. The Federal Trade Commission enforces this rule.

When to Expect Your Shipment - By law, a company should ship your order within the time frame stated in its ads, or within 30 days of receiving your order (complete with name, address and payment) if no time frame was mentioned. However, if no shipping time frame was indicated and you are applying for credit to pay for the purchase, the company may take 20 more days (50 days total) to establish your credit account and make the shipment.

If Your Shipment is Delayed- If the company can't ship your merchandise within their promised time frame, it must notify you by mail or telephone with a revised shipping date and the option to cancel your order for a full refund. The cancellation option provided by the company must be

prepaid (e.g., a prepaid reply card or toll-free 800 number). If the company finds it cannot meet the revised date, it must send you a second option notice with a new shipping date or cancel your order with a full refund.

1st Option Notice. If the delay is 30 days or less, and you ignore the option notice, it will be assumed that you accept the delay and will wait for the merchandise. If the delay is more than 30 days, and you do not respond, the company must cancel your order by the 30th day of the delay period and give you a full refund.

2nd Option Notice. You must indicate that you are willing to wait for the revised shipping date or your order will be canceled with a full refund. If you do not reply to the second notice, your order will be canceled and a prompt, full refund will be issued.

Refunds

Charges to a credit card account will be credited within one billing cycle. Check or money order payments will be refunded by the company within seven business days. Some information was taken from the web sites of the Federal Trade Commission and the Better Business Bureau

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